

Account Transfer

Use this form to transfer your assets from another financial institution into a new or existing Harbor Funds account. Please print in capital letters and in black ink.

If you have not already established a receiving Harbor Funds account, you must also complete the New Account Application to receive taxable assets, or the IRA Account Application, to accept assets from an IRA or Qualified Retirement Plan.

Questions?

Call 800-422-1050

To obtain additional forms or to complete this form online, visit us at harborcapital.com.

Step 1: Account Owner Information

Account Owner:

<input type="text"/>	<input type="text"/>	<input type="text"/>
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First Name

M.I. Last Name

<input type="text"/>	<input type="text"/>
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Social Security Number

Date of Birth (mm/dd/yyyy)

Your Harbor Funds Account Number (if already established)

Current Financial Institution Information:

Firm Name

<input type="text"/>	<input type="text"/>
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Contact Name

Telephone Number

Address

Step 2: Recent Account Statement

Statement Date (mm/dd/yyyy)

> You **must** include a complete account statement dated within the past 90 days from your current firm.

Step 3: Select Type of Account You Want to Transfer *Choose Only One*

Retirement Account	Non-Retirement Account
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- | | | |
|------------------------------------------|-------------------------------------|---------------------------------------|
| <input type="checkbox"/> Traditional IRA | <input type="checkbox"/> Individual | <input type="checkbox"/> Organization |
| <input type="checkbox"/> Roth IRA | <input type="checkbox"/> Joint | <input type="checkbox"/> Estate |
| <input type="checkbox"/> SEP-IRA | <input type="checkbox"/> Trust | <input type="checkbox"/> Custodian |
| <input type="checkbox"/> Qualified Plan | | |

Step 4: Transfer Instructions

All assets will be liquidated and the cash proceeds transferred and invested as you indicate in [Step 5](#), unless you are making an in-kind transfer of Harbor Funds shares (transferring your Harbor Funds shares held through another financial institution to Harbor Funds). In this case, the Funds will not change. Additionally, in the case of an IRA transfer or Qualified Retirement Plan rollover, State Street Bank and Trust Company will become the custodian. Please indicate below if you are making an in-kind transfer of Harbor Funds shares.

- My assets include Harbor Funds mutual funds to be transferred in-kind.

Mutual Funds and Other Securities:

	\$
Account Number	Approximate Current Value

> Provide additional assets on a separate sheet, if needed.

- Liquidate and transfer *all* the assets from this account.
- Liquidate and transfer *only* the assets listed below from this account, as follows:

	<input type="checkbox"/> Liquidate and transfer all shares <i>or</i>
Name of Asset	<input type="checkbox"/> Liquidate and transfer this number of shares:

> If you are transferring or gifting assets to a legal entity (e.g. for a corporation, LLC, general partnership, statutory trust, or any similar entity), please complete the **Harbor Certificate of Beneficial Owner(s) Form**.

	<input type="checkbox"/> Liquidate and transfer all shares <i>or</i>
Name of Asset	<input type="checkbox"/> Liquidate and transfer this number of shares:

Certificates of Deposit:

CD Account Number

> Provide additional assets on a separate sheet, if needed.

<input type="checkbox"/> Liquidate and transfer all proceeds of my CD	<input type="checkbox"/> Partial liquidation and transfer
\$	\$
Approximate Current Value	Exact Amount

> Your current financial institution may charge early withdrawal fees.

- Liquidate and transfer immediately. I agree to pay any early withdrawal fees.

Liquidate and transfer upon maturity.

CD Maturity Date (mm/dd/yyyy)

Harbor Funds must receive this form at least 14 days, but not more than 30 days, before maturity.

Step 5: Select Your Harbor Funds Investment(s)

Fund Name:	Number:	Amount:
<input type="text"/>	<input type="text"/>	\$ <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/> or <input type="text"/> %
<input type="text"/>	<input type="text"/>	\$ <input type="text"/> or <input type="text"/> %
TOTAL		\$ <input type="text"/> or <input type="text"/> %

For Fund numbers, Fund names, and minimum initial investment amounts, please see the **Fund List** provided.

Provide additional allocation of assets on a separate sheet, if needed.

Step 6: Authorization to Transfer

Signature:

I hereby authorize this liquidation from my current financial institution to my Harbor account(s) designated on this form. I acknowledge that I have read the current prospectus for the Funds in which I am investing. I assume full responsibility for all tax consequences regarding this transaction.

If I am transferring an IRA, I certify that the IRA I am transferring (unless transferring a SEP-IRA) is the same type of IRA as the account that I have designated to receive these assets. I understand that Harbor cannot serve as custodian for IRA assets held at other institutions. If rolling over assets from a qualified retirement plan, I authorize the plan administrator to send my eligible rollover distribution to State Street Bank and Trust Company as Custodian, for credit to my IRA with Harbor Funds. I irrevocably designate the deposit as a rollover contribution. I understand that neither State Street Bank and Trust Company, nor the Shareholder Services Agent is responsible for determining what part, if any, of this distribution is eligible for rollover. I certify that the information provided on this form is true and correct and may be relied on by State Street Bank and Trust Company. Due to the important tax consequences of this transaction, I agree to seek the advice of a legal or tax professional, as needed. Neither State Street Bank and Trust Company, nor the Shareholder Services Agent has provided me with any legal or tax advice, and I assume full responsibility for this transaction. I will not hold State Street Bank and Trust Company nor the Shareholder Services Agent liable for any adverse consequences that may result from this transaction.

> If transferring an IRA, this agreement will become effective upon acceptance by State Street Bank and Trust Company as the Custodian as evidenced by a confirmation statement to the shareholder after an initial investment is made.

Owner(s)/Authorized Person(s) Sign Below:

<input type="text"/>	<input type="text"/>
Signature	Date (mm/dd/yyyy)
<input type="text"/>	<input type="text"/>
Signature	Date (mm/dd/yyyy)

Medallion Signature Guarantee

<input type="text"/>	<input type="text"/>
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> Include stamp(s) only if required by your current financial institution or if the registration of your current account does not exactly match your Harbor Funds account registration.

Medallion Signature Guarantee Stamp - If applicable

Medallion Signature Guarantee Stamp - If applicable

Step 7: Acceptance of Transfer *Official use only*

Authorized Signature:

Make checks payable to Harbor Funds FBO (Participants' Name) and forward to: **Harbor Funds, P.O. Box 804660, Chicago, IL 60680-4108**. If you have any questions concerning this transfer, please contact us at **1-800-422-1050**.

For IRA transfers and Qualified Retirement Plan rollovers: State Street Bank and Trust Company accepts the above transfer to an applicable account at Harbor Funds and requests the liquidation/transfer of assets as indicated.



Harbor Funds Authorization

Harbor Funds Account Number

Date (mm/dd/yyyy)

Harbor Funds Clearing Number

ACAT

NON-ACAT

Mail completed form to:

Standard Mail

Harbor Funds
P.O. Box 804660
Chicago, IL 60680-4108

Overnight Delivery

Harbor Funds
111 South Wacker Drive, 34th Floor
Chicago, IL 60606-4302

Domestic Equity

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Capital Appreciation Fund	2512	HNACX	2012	HACAX	2212	HRCAX	2412	HCAIX
Disruptive Innovation Fund	2519	HNMGX	2019	HAMGX	2219	HRMGX	2419	HIMGX
Large Cap Value Fund	2513	HNLVX	2013	HAVLX	2213	HRLVX	2413	HILVX
Mid Cap Fund	2546	HMCRX	2046	HMCLX	2246	HMCDX	2446	HMCNX
Mid Cap Value Fund	2523	HNMVX	2023	HAMVX	2223	HRMVX	2423	HIMVX
Small Cap Growth Fund	2510	HNSGX	2010	HASGX	2210	HRSGX	2410	HISGX
Small Cap Value Fund*	2522	HNVRX	2022	HASCX	2222	HSVRX	2422	HISVX

International & Global

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Diversified International All Cap Fund	2538	HNIDX	2038	HAIDX	2238	HRIDX	2438	HIIDX
International Fund	2511	HNINX	2011	HAINX	2211	HRINX	2411	HIINX
International Compounders Fund	2549	HNICX	2049	HSICX	N/A	N/A	2449	HVICX
International Core Fund	2544	HAORX	2044	HAOSX	2244	HAOAX	2444	HAONX
International Small Cap Fund	2539	HNISX	2039	HAISX	2239	HRISX	2439	HIISX

Fixed Income

	RETIREMENT CLASS		INSTITUTIONAL CLASS		ADMINISTRATIVE CLASS		INVESTOR CLASS	
	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker	Fund Number	Ticker
Convertible Securities Fund	2534	HNCVX	2034	HACSX	2234	HRCSX	2434	HICSX
Core Bond Fund	2543	HCBRX	2043	HACBX	N/A	N/A	N/A	N/A
Core Plus Fund	2514	HBFRX	2014	HABDX	2214	HRBDX	N/A	N/A

*Effective at 4:00 p.m. Eastern Time on Tuesday, June 1, 2021, Harbor Small Cap Value Fund will be closed to new investors subject to limited exceptions. Please see the additional information in the Prospectus regarding the closing parameters for the Fund in "How to Purchase Shares."

Investors should carefully consider the investment objectives, risks, charges and expenses of a Harbor fund before investing. A summary prospectus or prospectus for this and other information is available at harborcapital.com or by calling 800-422-1050. Read it carefully before investing.

Each of the Harbor funds have multiple classes of shares, with each class representing an interest in the same portfolio of investments. However, the Funds' separate share classes have different expenses and, as a result, their investment performances will differ. When choosing a share class, you should consider the factors below:

RETIREMENT CLASS

Retirement Class shares are available to individual and institutional investors.

- No 12b-1 fee and no intermediary fee of any kind paid by any Fund
- Transfer agent fee of up to 0.02% of average daily net assets
- \$1,000,000 minimum investment in each Fund

INSTITUTIONAL CLASS

Institutional Class shares are available to individual and institutional investors.

- No 12b-1 fee
- Transfer agent fee of up to 0.10% of average daily net assets
- \$50,000 minimum investment in each Domestic Equity Fund and International and Global Equity Fund
- \$1,000 minimum investment in each Fixed Income Fund

ADMINISTRATIVE CLASS

Harbor Core Bond Fund and Harbor International Compounders Fund do not offer Administrative Class shares. Administrative Class shares are available only to employer-sponsored retirement or benefit plans and other non-retirement accounts maintained by financial intermediaries. Employer-sponsored retirement and benefit plans include: (i) plans established under Internal Revenue Code Sections 401(a), 403(b) or 457, (ii) profit-sharing plans, cash balance plans and money purchase pension plans, (iii) non-qualified deferred compensation plans, and (iv) retiree health benefit plans. Administrative Class shares are not available through personal plans, such as individual retirement accounts (IRAs), SEP IRAs, Simple IRAs or individual 403(b) plans, unless investing through an account maintained by a financial intermediary.

- 12b-1 fee of up to 0.25% of average daily net assets
- Transfer agent fee of up to 0.10% of average daily net assets
- \$50,000 minimum investment in each Fund for accounts maintained by financial intermediaries
- No minimum investment for employer-sponsored retirement or benefit plans

INVESTOR CLASS

Harbor Core Bond Fund and Harbor Core Plus Fund do not offer Investor Class shares. Investor Class shares are available to individual and institutional investors.

- 12b-1 fee of up to 0.25% of average daily net assets
- Transfer agent fee of up to 0.21% of average daily net assets
- \$2,500 minimum investment in each Fund for regular accounts
- \$1,000 minimum investment in each Fund for IRA and UTMA/UGMA accounts

Meeting the minimum investment for a share class means you have purchased and maintained shares with a value at the time of purchase that is at least equal to that minimum investment amount. Redemptions out of your account can cause your account to fail to meet the minimum investment amount requirement. Changes in the market value of your account alone will not cause your account to either meet the minimum investment amount or fall below the minimum investment amount.

DISTRIBUTION AND SERVICE (12b-1) FEES

Harbor Funds has adopted a distribution plan for each Fund's Administrative and Investor Classes of shares in accordance with Rule 12b-1 under the Investment Company Act of 1940. Under each plan, the Funds pay distribution and service fees to Harbor Funds Distributors, Inc. (the "Distributor") for the sale, distribution and servicing of the Administrative and Investor Class shares. All or a substantial portion of these fees are paid to financial intermediaries, such as broker-dealers, banks and trust companies, that maintain accounts in Harbor Funds for their customers. Because the Funds pay these fees out of the Administrative and Investor Class assets on an ongoing basis, over time these fees will increase the cost of your investment in Administrative and Investor Class shares and may cost you more than paying other types of sales charges.

TRANSFER AGENT FEES

The Funds pay Harbor Services Group, Inc. ("Shareholder Services") transfer agent fees (specified above) on a per-class basis for its services as shareholder servicing agent for each Fund. For each class except for the Retirement Class of shares, Shareholder Services uses a portion of these fees to pay unaffiliated financial intermediaries for providing certain recordkeeping, subaccounting and/or similar services to shareholders who hold their shares through accounts that are maintained by the financial intermediaries. These fees may consist of per fund or per sub-account charges that are assessed on a periodic basis (i.e., quarterly) and/or an asset based fee that is determined based upon the value of the assets maintained by the financial intermediary.